Table A-1: Non-Farm Employment by Place of Work, Asheville Regional Housing Consortium, 1990-2003

Industry	1990	1991	1992	1993	1994	1995	1996
Agriculture, forestry, fishing and hunting	784	798	809	897	938	991	1,049
Construction & mining	6,852	6,480	6,327	6,801	7,517	7,849	8,209
Manufacturing	31,320	30,075	30,260	30,785	30,747	30,391	30,026
Wholesale trade	3,723	3,744	4,442	4,078	4,471	4,603	4,947
Retail trade	16,403	15,899	15,466	15,743	16,391	17,064	17,771
Transportation and warehousing, and utilities	5,499	5,738	6,085	6,280	6,739	6,501	6,353
Information	2,064	1,852	1,884	1,919	1,975	1,972	1,932
Finance, insurance, real estate and rental and leasing	4,056	3,743	3,783	4,035	4,282	4,254	4,375
Educational, health and social services	24,021	24,227	26,150	27,096	27,665	28,639	29,809
Arts, entertainment, recreation, accommodation and food services	12,213	13,715	12,829	13,570	14,211	14,703	15,236
Other services (except public administration)	11,154	12,554	12,309	13,549	14,369	14,493	15,448
Government	6,862	6,894	7,261	7,125	7,243	7,337	7,670
Total	124,951	125,719	127,605	131,878	136,548	138,797	142,825
Industry	1997	1998	1999	2000	2001	2002	2003
Agriculture, forestry, fishing and hunting	1,032	1,053	1,197	1,418	1,474	1,361	1,259
Construction & mining	8,606	9,111	9,978	10,365	10,370	9,766	9,400
Manufacturing	30,148	30,039	28,729	27,903	26,011	23,754	21,929
Wholesale trade	5,304	5,415	4,919	4,886	4,939	4,829	5,155
Retail trade	18,792	18,416	19,090	20,443	20,848	20,104	20,092
Transportation and warehousing, and utilities	6,605	7,084	6,866	7,006	6,536	5,423	5,012
Information	1,896	1,940	2,411	2,717	2,470	2,209	2,044
Finance, insurance, real estate and rental and leasing	4,475	4,860	4,959	4,854	4,763	4,782	4,926
Educational, health and social services	30,958	31,946	32,593	33,553	35,131	36,100	37,434
Arts, entertainment, recreation, accommodation and food services	15,953	16,144	16,801	17,622	17,673	18,251	19,115
Other services (except public administration)	15,978	16,341	17,465	16,790	17,244	18,290	19,157
Government	7,891	7,829	7,811	8,087	7,851	7,760	7,740

Source: Employment Security Commission of North Carolina; Bay Area Economics, 2004.

Table A-2: Employment by Occupation and Industry, 2000

	Madison County		Asheville F Housing Co	•
	Employed	Percent	Employed	Percent
	Residents	of Total	Residents	of Total
Occupation				
Management, professional, and related occupations	2,436	27.9%	49,514	30.6%
Service occupations	1,232	14.1%	24,999	15.5%
Sales and office occupations	1,836	21.0%	40,190	24.8%
Farming, fishing, and forestry occupations	131	1.5%	1,013	0.6%
Construction, extraction, and maintenance occupations	1,235	14.1%	17,747	11.0%
Production, transportation, and material moving occupations	1,861	21.3%	28,330	17.5%
Total	8,731	100%	161,793	100%
Industry				
Agriculture, forestry, fishing and hunting, and mining	312	3.6%	2,290	1.4%
Construction	1,006	11.5%	14,299	8.8%
Manufacturing	1,580	18.1%	29,145	18.0%
Wholesale trade	277	3.2%	5,603	3.5%
Retail trade	982	11.2%	20,143	12.4%
Transportation and warehousing, and utilities	449	5.1%	5,998	3.7%
Information	161	1.8%	2,999	1.9%
Finance, insurance, real estate and rental and leasing	361	4.1%	7,398	4.6%
Professional, scientific, management, and administrative	495	5.7%	11,255	7.0%
Educational, health and social services	1,804	20.7%	34,841	21.5%
Arts, entertainment, recreation, accommodation and food services	526	6.0%	14,135	8.7%
Other services (except public administration)	353	4.0%	8,429	5.2%
Public administration	425	4.9%	5,258	3.2%
Total	8,731	100%	161,793	100%
Percent Employed Residents (of Total Residents)		44.5%		47.0%

Source: U.S. Census, 2000; Bay Area Economics, 2004.

Table A-3: Civilian Labor Force, Employment and Unemployment Trends, 1990-2003

Madison County

		Total		
	Civilian	Resident	Unempl	oyment
	Labor Force	Employment	Number	Percent
Year				
1990	8,218	7,860	358	4.4%
1991	8,538	7,951	587	6.9%
1992	8,534	8,018	516	6.0%
1993	8,561	8,146	415	4.8%
1994	8,605	8,234	371	4.3%
1995	8,606	8,248	358	4.2%
1996	9,180	8,734	446	4.9%
1997	9,413	9,076	337	3.6%
1998	9,300	9,012	288	3.1%
1999	9,311	9,057	254	2.7%
2000	9,404	9,095	309	3.3%
2001	9,612	9,121	491	5.1%
2002	9,388	8,882	506	5.4%
2003	9,609	9,206	403	4.2%
2004 ²	9,783	9,342	442	4.5%
Asheville Regional Ho	ousina Consortiu	ım¹		
1990	143,890	139,469	4,421	3.1%
1991	148,089	140,913	7,176	4.8%
1992	150,208	142,256	7,952	5.3%
1993	151,779	145,401	6,378	4.2%
1994	154,116	148,315	5,801	3.8%
1995	154,110	148,519	5,591	3.6%
1996	160,795	155,512	5,283	3.3%
1997	164,745	160,465	4,280	2.6%
1998	163,256	158,982	4,274	2.6%
1999	165,359	161,652	3,707	2.2%
2000	168,519	164,316	4,203	2.5%
2001	170,406	164,164	6,242	3.7%
2002	169,376	161,605	7,771	4.6%
2003	174,176	166,710	7,466	4.3%
2004 ²	174,828	168,480	6,350	3.6%

Note: ¹Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: Employment Security Commission of North Carolina; Bay Area Economics, 2004.

²Year 2004 represents unemployment rates only through 3rd quarter.

Table A-4: Journey to Work, 2000

	Madison	County	Asheville Regional Housing Consortium ¹		
Commute time	Employed Residents	Percent of Total	Employed Residents	Percent of Total	
Work at Home	318	4%	5.617	4%	
Less than 15 minutes	1,906	22%	47,523	30%	
15 to 29 minutes	2,280	27%	66,531	42%	
30 to 44 minutes	2,247	26%	26,059	16%	
45 minutes or more	1,819	21%	12,938	8%	
Total:	8,570	100%	158,668	100%	
% Commuting 30 Minutes or More	47%	%	25%	6	

Source: U.S. Census, 2000; Bay Area Economics, 2004.

Table A-5: Population and Household Trends

	Madison County			Asheville Regional Housing Consortium ¹			I					
			Annual Growth			Annual Growth			Annual Growth			Annual Growth
	1990	2000	`90-`00	2004	2009	`00-`09	1990	2000	`90-`00	2004	2009	`00-`09
Population	16,953	19,635	1.5%	20,181	20,828	0.7%	286,579	344,472	1.9%	359,011	376,546	1.0%
Households	6,488	8,000	2.1%	8,325	8,726	1.0%	115,923	143,510	2.2%	150,310	158,646	1.1%
Avg. Household Size	2.48	2.34		2.31	2.28		2.40	2.33		2.31	2.29	
Household Type												
Families	74.9%	70.0%					71.8%	67.5%				
Non-Families	25.1%	30.0%					28.2%	32.5%				
Household Tenure												
Renter	22.2%	23.5%					26.9%	26.4%				
Owner	77.8%	76.5%					73.1%	73.6%				
Ethnicity												
Hispanic or Latino		1.4%						3.2%				
Not Hispanic or Latino:												
Population of One Race:												
African-American alone		0.8%						5.6%				
White alone		96.8%						89.2%				
Asian alone		0.2%						0.6%				
Other race alone		0.3%						0.4%				
Two or more races		0.6%						0.9%				

Source: U.S. Census, 1990 & 2000; Bay Area Economics, 2004.

²Latino population is underreported due to a high number of undocumented immigrants.

Table A-6: Latino Population

	Madison County				
	1990	2000	2003 ¹		
Latino Population	86	266	1,007		
Total Population	16,953	19,635	20,050		
Percent of Total Population	0.5%	1.4%	5.0%		

Asheville Regional Housing Consortium ²				
1990	2000	2003 ¹		
2,259	11,174	16,269		
286,572	344,472	354,910		
0.8%	3.2%	4.6%		
	1990 2,259 286,572	Housing Consortiu 1990 2000 2,259 11,174 286,572 344,472		

Note: ¹Year 2003 is an estimate from Faith Action International House

²Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: U.S. Census 2000; Bay Area Economics, 2004.

Table A-7: Household Income Distribution

Madison	County

		Percent	-	Percent		Percent
Estimated Income	2000 ¹	of Total	2004	of Total	2009	of Total
Less than \$15,000	2,081	18.3%	1,984	23.8%	1,831	21.0%
\$15,000 to \$24,999	1,199	16.4%	1,135	13.6%	1,126	12.9%
\$25,000 to \$34,999	1,205	15.1%	1,191	14.3%	1,075	12.3%
\$35,000 to \$49,999	1,428	15.7%	1,458	17.5%	1,573	18.0%
\$50,000 to \$74,999	1,337	19.3%	1,442	17.3%	1,544	17.7%
\$75,000 to \$99,999	384	7.5%	612	7.4%	784	9.0%
\$100,000 to \$149,999	264	5.1%	362	4.3%	575	6.6%
\$150,000 and over	98	2.7%	141	1.7%	218	2.5%
Total	7,996	100%	8,325	100%	8,726	100%
Median Household Income	\$30,9	985	\$33,	758	\$38,	159

	Asheville Regional Housing Consortium ²						
		Percent		Percent		Percent	
Estimated Income	2000 ¹	of Total	2004	of Total	2009	of Total	
Less than \$15,000	24,656	17.2%	24,197	16.1%	22,845	14.4%	
\$15,000 to \$24,999	21,898	15.3%	20,055	13.3%	18,838	11.9%	
\$25,000 to \$34,999	21,249	14.8%	22,108	14.7%	20,762	13.1%	
\$35,000 to \$49,999	26,834	18.7%	26,463	17.6%	28,482	18.0%	
\$50,000 to \$74,999	26,935	18.8%	28,987	19.3%	30,787	19.4%	
\$75,000 to \$99,999	11,201	7.8%	14,107	9.4%	16,646	10.5%	
\$100,000 to \$149,999	6,838	4.8%	9,235	6.1%	13,465	8.5%	
\$150,000 and over	3,965	2.8%	5,158	3.4%	6,821	4.3%	
Total	143,576	100%	150,310	100%	158,646	100%	
Median Household Income	\$37,166		\$40,0)28	\$43,833		

Note: ¹2000 data is based on household incomes reported in 1999.

Source: U.S. Census 2000; Claritas, 2004; Bay Area Economics, 2004.

²Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

	19	90	20	00	Average Annual
		Percent		Percent	Change
Age	Number	of Total	Number	of Total	1990-2000
Madison County					
Under 18	3,697	21.8%	4,172	21.2%	1.2%
18-24	2,089	12.3%	2,025	10.3%	-0.3%
25-44	4,684	27.6%	5,207	26.5%	1.1%
45-54	1,946	11.5%	2,903	14.8%	4.1%
55-64	1,703	10.0%	2,199	11.2%	2.6%
65 and over	2,834	16.7%	3,129	15.9%	1.0%
Total	16,953	100%	19,635	100%	1.5%
Median Age	36	3.9	39	.3	
Asheville Regional	Housing Consorti	um¹			
Under 18	62,781	21.9%	73,825	21.4%	1.6%
18-24	26,463	9.2%	27,860	8.1%	0.5%
25-44	84,937	29.6%	95,733	27.8%	1.2%
45-54	31,864	11.1%	49,593	14.4%	4.5%
55-64	29,614	10.3%	36,932	10.7%	2.2%
65 and over	50,920	17.8%	60,529	17.6%	1.7%
Total	286,579	100%	344,472	100%	1.9%

40.1

37.9

Source: U.S. Census, 2000; Bay Area Economics, 2004.

Median Age

Table A-9: Household Type by Jurisdiction, 2000

			Asheville Regiona		
	Madisor	County	Housing Co	onsortium ¹	
Household Type	# of HHs	% of HHs	# of HHs	% of HHs	
Family Households	5,595	69.9%	96,279	67.1%	
Single-Person Households	2,105	26.3%	39,725	27.7%	
Other Households	300	3.8%	7,506	5.2%	
Total Households	8,000	100%	143,510	100%	

Source: U.S. Census 2000; Bay Area Economics, 2004.

Table A-10: Household by Size, 2000

	Madison County		Asheville F Housing Co	
		Percent		Percent
Household Size	2000	of Total	2000	of Total
1 person	2,105	26.3%	39,725	27.7%
2 persons	3,078	38.5%	55,606	38.7%
3 persons	1,420	17.8%	22,835	15.9%
4 persons	941	11.8%	16,606	11.6%
5 persons	332	4.2%	5,971	4.2%
6 persons	94	1.2%	1,858	1.3%
7 or more persons	30	0.4%	909	0.6%
Total Households	8,000	100%	143,510	100%

Source: 2000 U.S. Census; Bay Area Economics, 2004.

Table A-11: Tenure by Household Income

Tenure by Household Income	Madison (County	Asheville Regional Housing Consortium ²	
	2000 ¹	Percent of Total	2000 ¹	Percent of Total
Owner occupied:		_		
Less than \$15,000	1,292	21.1%	12,969	12.3%
\$15,000 to \$24,999	860	14.0%	14,301	13.5%
\$25,000 to \$34,999	900	14.7%	14,997	14.2%
\$35,000 to \$49,999	1,164	19.0%	20,674	19.6%
\$50,000 to \$74,999	1,199	19.6%	22,836	21.6%
\$75,000 to \$99,999	370	6.0%	10,065	9.5%
\$100,000 to \$149,999	245	4.0%	6,177	5.8%
\$150,000 or more	93	1.5%	3,646	3.5%
Total	6,123	100%	105,665	100%
Median Household Income	\$35,1	17	\$42,6	53
Renter occupied:				
Less than \$15,000	781	41.6%	11,737	31.0%
\$15,000 to \$24,999	348	18.5%	7,646	20.2%
\$25,000 to \$34,999	300	16.0%	6,210	16.4%
\$35,000 to \$49,999	258	13.7%	6,054	16.0%
\$50,000 to \$74,999	138	7.4%	4,097	10.8%
\$75,000 to \$99,999	21	1.1%	1,095	2.9%
\$100,000 to \$149,999	26	1.4%	675	1.8%
\$150,000 or more	5	0.3%	331	0.9%
Total	1,877	100%	37,845	100%
Median Household Income	\$20,1	74	\$23,9	03

Note: ¹Data is based on household incomes reported in 1999.

Source: U.S. Census 2000; Bay Area Economics, 2004.

²Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Table A-12: Income Distribution by Age of Householder, 1999

Madison County

	madison county								
	25-44	ļ	45-6	64	65 and	older			
Income Range	# HHs	Pct.	# HHs	Pct.	# HHs	Pct.			
Less than \$15,000	400	15.0%	581	20.3%	933	45.7%			
\$15,000 to \$24,999	372	13.9%	342	12.0%	436	21.4%			
\$25,000 to \$34,999	505	18.9%	400	14.0%	200	9.8%			
\$35,000 to \$49,999	570	21.3%	580	20.3%	213	10.4%			
\$50,000 to \$74,999	573	21.5%	581	20.3%	144	7.1%			
\$75,000 to \$99,999	137	5.1%	182	6.4%	65	3.2%			
\$100,000 and above	113	4.2%	191	6.7%	50	2.4%			
Total Households	2,670	100%	2,857	100%	2,041	100%			

	Asheville Regional Housing Consortium ¹								
	25-44	l	45-6	4	65 and older				
Income Range	# HHs	Pct.	# HHs	Pct.	# HHs	Pct.			
Less than \$15,000	5,919	12.1%	6,463	13.0%	10,313	26.9%			
\$15,000 to \$24,999	7,044	14.4%	5,851	11.8%	7,346	19.2%			
\$25,000 to \$34,999	8,117	16.5%	6,496	13.1%	5,602	14.6%			
\$35,000 to \$49,999	10,648	21.7%	9,119	18.3%	6,025	15.7%			
\$50,000 to \$74,999	10,939	22.3%	10,714	21.5%	4,807	12.5%			
\$75,000 to \$99,999	3,562	7.3%	5,357	10.8%	2,116	5.5%			
\$100,000 and above	2,856	5.8%	5,720	11.5%	2,137	5.6%			
Total Households	49,085	100%	49,720	100%	38,346	100%			

Note: ¹Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: U.S. Census, 2000; Bay Area Economics, 2004.

Table A-13: Income Levels by Jurisdiction and Tenure, 2000

	Renter Ho	Renter Households		Owner Households		Total Households	
Madison County	# of HHs	% of HHs	# of HHs	% of HHs	# of HHs	% of HHs	
0% to 30% of Median Family Income	509	26.9%	819	13.4%	1,328	16.6%	
31% to 50% of Median Family Income	387	20.5%	687	11.3%	1,074	13.5%	
51% to 80% of Median Family Income	440	23.3%	1,037	17.0%	1,477	18.5%	
Above 80% of Median Family Income	553	29.3%	3,549	58.3%	4,102	51.4%	
Total Households	1,889	100%	6,092	100%	7,981	100%	

	Renter Households		Renter Households		Owner Ho	useholds	Total Ho	useholds
Asheville Regional Housing Consortium ²	# of HHs	% of HHs	# of HHs	% of HHs	# of HHs	% of HHs		
0% to 30% of Median Family Income	7,657	20.2%	7,092	6.7%	14,749	10.3%		
31% to 50% of Median Family Income	6,380	16.9%	9,214	8.7%	15,594	10.9%		
51% to 80% of Median Family Income	8,208	21.7%	17,446	16.5%	25,654	17.9%		
Above 80% of Median Family Income	15,593	41.2%	71,847	68.0%	87,440	61.0%		
Total Households	37,838	100%	105,599	100%	143,437	100%		
,								

Notes: ¹Income distribution based on CHAS data; ²Asheville Regional Housing Consortium represents aggregate numbers of Buncombe

Table A-14: Income Distribution by Race and Ethnicity, 2000

	All HHs White (Non-Hisp.)		Hispanic (All Races)			
Madison County	# HHs	% of HHs	# HHs	% of HHs	# HHs	% of HHs
Extremely Low Income (0% to 30%)	1,328	16.6%	1,270	16.3%	4	7.4%
Very Low Income (31% to 50%)	1,074	13.5%	1,065	13.6%	4	7.4%
Low Income (51% to 80%)	1,477	18.5%	1,470	18.8%	4	7.4%
(Above 80%)	4,102	51.4%	4,005	51.3%	42	77.8%
Total	7,981	100.0%	7,810	100.0%	54	100.0%
	Asian (N	on-Hisp.)	Black (N	on-Hisp.)	Native Am	ı. (Non-His _l
Madison County	# HHs	% of HHs	# HHs	% of HHs	# HHs	% of HHs
Extremely Low Income (0% to 30%)	8	20.0%	8	17.4%	0	0.0%
Very Low Income (31% to 50%)	4	10.0%	8	17.4%	0	0.0%
Low Income (51% to 80%)	8	20.0%	4	8.7%	4	100.0%
(Above 80%)	20	50.0%	26	56.5%	0	0.0%
Total	40	100.0%	46	100.0%	4	100.0%
	All	HHs	White (N	on-Hisp.)	Hispanic ((All Races)
Asheville Regional Housing Consortium ²	# HHs	% of HHs	# HHs	% of HHs	# HHs	% of HHs
Extremely Low Income (0% to 30%)	14,749	10.3%	12,305	9.3%	366	14.4%
Very Low Income (31% to 50%)	15,594	10.9%	13,515	10.3%	425	16.7%
Low Income (51% to 80%)	25,654	17.9%	23,370	17.8%	652	25.6%
(Above 80%)	87,440	61.0%	82,419	62.6%	1,104	43.3%
Total	143,437	100.0%	131,609	100.0%	2,547	100.0%

	Asian (Non-Hisp.)		Black (N	Black (Non-Hisp.)		ı. (Non-His _l
Asheville Regional Housing Consortium ²	# HHs	% of HHs	# HHs	% of HHs	# HHs	% of HHs
Extremely Low Income (0% to 30%)	72	11.6%	1,711	24.4%	41	10.0%
Very Low Income (31% to 50%)	38	6.1%	1,351	19.3%	47	11.5%
Low Income (51% to 80%)	91	14.6%	1,251	17.8%	96	23.5%
(Above 80%)	421	67.7%	2,703	38.5%	224	54.9%
Total	622	100.0%	7,016	100.0%	408	100.0%

Notes: ¹Income distribution based on CHAS data; ²Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Source: Comprehensive Housing Affordability Strategy Databook, 2000 Census Information; Bay Area Economics, 2004.

Table A-15: Units in Structure, 2000

	Madison	Madison County		
		Percent		Percent
Units in Structure	2000	of Total	2000	of Total
1-unit detached	6,412	66.0%	106,133	65.4%
1-unit attached	104	1.1%	4,171	2.6%
2 to 4 units	299	3.1%	8,752	5.4%
5 to 9 units	50	0.5%	5,367	3.3%
10 to 49 units	114	1.2%	3,343	2.1%
50 or more units	13	0.1%	2,174	1.3%
Mobile Home	2,699	27.8%	32,046	19.8%
Boat, RV, van, etc.	31	0.3%	258	0.2%
Total Units	9,722	100.0%	162,244	100%

Source: 2000 U.S. Census; Bay Area Economics, 2004.

Table A-16: Building Permits

	Madison County								
	Single				_				
Year	Family	2 Units	3 - 4 Units	5 + Units	Total Units				
2000	143	0	0	0	143				
2001	134	0	0	0	134				
2002	119	0	0	0	119				
2003	153	0	0	0	153				
2004 ¹	99	0	0	0	99				
		_							
Total	648	0	0	0	648				

Asheville Regional Housing Consortium ¹							
Single							
Family	2 Units	3 - 4 Units	5 + Units	Total Units			
2,179	60	32	294	2,565			
2,329	100	88	1,084	3,601			
2,569	126	262	652	3,609			
2,699	74	84	246	3,103			
1,861	317	81	329	2,588			
11,637	677	547	2,605	15,466			
	2,179 2,329 2,569 2,699 1,861	Single Family 2 Units 2,179 60 2,329 100 2,569 126 2,699 74 1,861 317	Single Family 2 Units 3 - 4 Units 2,179 60 32 2,329 100 88 2,569 126 262 2,699 74 84 1,861 317 81	Single 2 Units 3 - 4 Units 5 + Units 2,179 60 32 294 2,329 100 88 1,084 2,569 126 262 652 2,699 74 84 246 1,861 317 81 329			

Note: ¹Data for January to July of 2004

Source: U.S. Census, 2000; SOCDS Building Permits Database; Bay Area Economics, 2004.

²Asheville Regional Housing Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties.

Table A-17: Tenure by Plumbing Facilities, 2000

			Asheville	•
_	Madison (County	Housing C	onsortium ¹
		Percent		Percent
<u>-</u>	2000	of Total	2000	of Total
Owner a security of	0.400	70.5%	405.005	70.00/
Owner occupied	6,123	76.5%	105,665	73.6%
Complete plumbing facilities	6,042	75.5%	105,279	73.4%
Lacking complete plumbing facilities	81	1.0%	386	0.3%
Renter occupied	1,877	23.5%	37,845	26.4%
Complete plumbing facilities	1,838	23.0%	37,664	26.2%
Lacking complete plumbing facilities	39	0.5%	181	0.1%
Total	8,000	100.0%	143,510	100.0%

Source: 2000 U.S. Census; Bay Area Economics, 2004.

Table A-18: Year Structure Built, 2000

	Madison	County	Asheville Regional Housing Consortium ¹		
		Percent		Percent	
Year Structure Built	2000	of Total	2000	of Total	
Built 1990 to March 2000	2,325	23.9%	38,860	24.0%	
Built 1980 to 1989	1,803	18.5%	30,392	18.7%	
Built 1970 to 1979	1,610	16.6%	28,693	17.7%	
Built 1960 to 1969	1,093	11.2%	20,079	12.4%	
Built 1950 to 1959	819	8.4%	15,407	9.5%	
Built 1940 to 1949	657	6.8%	10,458	6.4%	
Built 1939 or earlier	1,415	14.6%	18,355	11.3%	
Total	9,722	100.0%	162,244	100.0%	

Source: U.S. Census 2000; Bay Area Economics, 2004.

Table A-19: Vacancy Status, 2000

	Madison	County	Asheville F Housing Co	•
		Percent		Percent
	2000	of Total	2000	of Total
Occupied	8,000	82.3%	143,510	88.5%
Vacant	1,722	17.7%	18,734	11.5%
For rent	195	2.0%	3,232	2.0%
For sale only	148	1.5%	2,358	1.5%
Rented or sold, not occupied	248	2.6%	1,758	1.1%
For seasonal, recreational, or occasional use	753	7.7%	8,334	5.1%
For migrant workers	20	0.2%	171	0.1%
Other	358	3.7%	2,881	1.8%
Total	9,722	100.0%	162,244	100.0%

Source: 2000 U.S. Census; Bay Area Economics, 2004.

Table A-20: Low-Income Housing Tax Credit Projects in Madison County, 2004									
Project Name	Project Address	City	Zip Code	Units					
Mashburn Gap Apartments Total	Mashburn Hill Road	Marshall	28753	34 34					

Source: HUD, 2004; Bay Area Economics, 2004

Table A-21: Existing Section 8 Housing Units in Madison County								
Madison County	Expiration Date	Total Units						
Not Available								
Note: ¹ denotes properties that will either re	new or remain affordable							

Source: HUD; Bay Area Economics, 2004

Table A-22: Contract Rent, 2000

	Madison	County		Asheville Regional Housing Consortium ¹	
	-	Percent		Percent	
	2000	of Total	2000	of Total	
Less than \$300	728	44.4%	7,227	19.6%	
\$300 to \$399	287	17.5%	6,759	18.3%	
\$400 to \$499	139	8.5%	6,975	18.9%	
\$500 to \$599	85	5.2%	5,013	13.6%	
\$600 to \$699	36	2.2%	3,269	8.9%	
\$700 to \$799	17	1.0%	1,769	4.8%	
\$800 to \$899	6	0.4%	850	2.3%	
\$900 to \$999	0	0.0%	385	1.0%	
\$1,000 or more	15	0.9%	939	2.5%	
No cash rent	326	19.9%	3,650	9.9%	
Total	1,639	100%	36,836	100%	

Source: 2000 U.S. Census; Bay Area Economics, 2004.

Table A-23: Rental Survey for Competitive Areas Surrounding Asheville Regional Housing Consortium										
	Number	Floor	Rent	Utilities	Square	Rent Per	Percent			
Project/Address	of Units	Plans	Rates	Included	Feet	Square Foot	Occupied	Type of Heat	Comments/Amenities	

Madison County

Not Available

Source: Apartments.com; ²Apartment Finder (July 2004); ³Apartmentguide.com; ⁴Land of Sky Regional Council; ⁵Mature Living Choices (Summer 2004)

Table A-24: Gross Rent as a Percentage of Household Income, 2000

	Madison	County	Asheville Regional Housing Consortium ¹		
-		Percent		Percent	
<u>-</u>	2000	of Total	2000	of Total	
Less than 10 percent	151	9.2%	2,206	6.0%	
10 to 14 percent	188	11.5%	4,339	11.8%	
15 to 19 percent	195	11.9%	5,085	13.8%	
20 to 24 percent	149	9.1%	4,582	12.4%	
25 to 29 percent	135	8.2%	3,808	10.3%	
30 to 34 percent	78	4.8%	2,288	6.2%	
35 to 39 percent	62	3.8%	1,627	4.4%	
40 to 49 percent	81	4.9%	2,461	6.7%	
50 percent or more	249	15.2%	6,114	16.6%	
Not computed	351	21.4%	4,326	11.7%	
Total	1,639	100%	36,836	100%	

Source: 2000 U.S. Census; Bay Area Economics, 2004.

Table A-25a: Housing Assistance Needs of Madison County, 2000

			Renters				Owners		
Households by	Elderly	Small Related	Large Related	All Other	Total	'	All Other	Total	Total
Type, Income, and Housing Problem	Households	s (2 to 4)	(5 or more)	Households	Renters	Elderly	Owners	Owners	Housholds
Extremely Low & Very Low Income	299	282	- 38	- 277 -	896	- 862	- 644	- 1,506	2,402
Extremely Low Income (0% to 30% AMI)	196	134	16	163	509	477	342	819	1,328
Percent with any Housing Problems	50%	81%	75%	66%	64%	53%	59%	56%	59%
Percent with Cost Burden > 30%	42%	81%	50%	66%	60%	51%	57%	54%	56%
Percent with Cost Burden > 50%	25%	70%	50%	52%	46%	26%	37%	31%	37%
Very Low Income (31% to 50% AMI)	103	148	22	114	387	385	302	687	1,074
Percent with any Housing Problems	33%	46%	55%	34%	40%	15%	39%	25%	30%
Percent with Cost Burden > 30%	29%	36%	36%	31%	33%	13%	36%	23%	26%
Percent with Cost Burden > 50%	0%	3%	0%	13%	5%	8%	21%	14%	10%
Low Income (51% to 80% AMI)	37	260	33	110	440	320	717	1,037	1,477
Percent with any Housing Problems	22%	14%	55%	15%	18%	15%	28%	24%	22%
Percent with Cost Burden > 30%	11%	10%	12%	11%	10%	13%	26%	22%	19%
Percent with Cost Burden > 50%	0%	0%	0%	4%	9%	8%	6%	7%	5%
Moderate to Upper Income (80% and greater Al	MI 48	322	29	154	553	628	2,921	3,549	4,102
Percent with any Housing Problems	0%	3%	48%	9%	7%	12%	9%	10%	9%
Percent with Cost Burden > 30%	0%	1%	14%	7%	3%	9%	9%	9%	8%
Percent with Cost Burden > 50%	0%	0%	0%	0%	0%	3%	2%	3%	2%
Total Households ¹	384	864	100	541	1,889	1,810	4,282	6,092	7,981
Percent with any Housing Problems	36%	26%	56%	33%	31%	24%	19%	20%	23%

Note: 1Includes all income groups - including those above 95% of AMI.

Source: Comprehensive Housing Affordability Strategy Datebook; Bay Area Economics, 2004

Table A-25b: Housing Assistance Needs of Asheville Regional Housing Consortium, 2000

			Renters				Owners		
Households by	Elderly	Small Related	Large Related	All Other	Total		All Other	Total	Total
Type, Income, and Housing Problem	Households	(2 to 4)	(5 or more)	Households	Renters	Elderly	Owners	Owners	Housholds
Extremely Low & Very Low Income	3,487	4,617	775	5,158	14,037	9,022	7,278	16,306	30,343
Extremely Low Income (0% to 30% AMI)	2,020	2,532	343	2,762	7,657	3,931	3,155	7,092	14,749
Percent with any Housing Problems	53%	74%	76%	68%	66%	66%	71%	68%	67%
Percent with Cost Burden > 30%	52%	72%	69%	67%	65%	65%	69%	67%	66%
Percent with Cost Burden > 50%	36%	61%	53%	59%	53%	37%	55%	45%	49%
Very Low Income (31% to 50% AMI)	1,467	2,085	432	2,396	6,380	5,091	4,123	9,214	15,594
Percent with any Housing Problems	48%	64%	79%	70%	64%	30%	57%	42%	51%
Percent with Cost Burden > 30%	48%	61%	50%	70%	60%	30%	55%	41%	49%
Percent with Cost Burden > 50%	24%	17%	3%	35%	24%	14%	32%	22%	23%
Low Income (51% to 80% AMI)	1,216	3,206	531	3,255	8,208	7,096	10,350	17,446	25,654
Percent with any Housing Problems	37%	30%	60%	37%	36%	19%	46%	35%	35%
Percent with Cost Burden > 30%	37%	25%	16%	36%	30%	19%	43%	33%	32%
Percent with Cost Burden > 50%	5%	3%	1%	3%	3%	9%	14%	12%	9%
Moderate to Upper Income (80% and greater AM	/II 2,039	6,972	1,029	5,553	15,593	19,161	52,686	71,847	87,440
Percent with any Housing Problems	18%	5%	34%	6%	9%	8%	12%	11%	10%
Percent with Cost Burden > 30%	17%	2%	0%	5%	5%	7%	10%	9%	9%
Percent with Cost Burden > 50%	7%	0%	0%	0%	1%	1%	2%	2%	1%
Total Households ¹	6,742	14,795	2,335	13,966	37,838	35,279	70,314	105,599	143,437
Percent with any Housing Problems	38%	31%	54%	37%	36%	20%	22%	21%	25%

Note: 1Includes all income groups - including those above 95% of AMI.

Source: Comprehensive Housing Affordability Strategy Datebook; Bay Area Economics, 2004

Table A-26a: Residential Sales Prices by Number of Bedrooms for Madison County, YTD 2004

		Number of		Percent of		
Range of Prices	1	2	3	4 or more	Total	Total
Under \$75,000	3	6	9	0	18	11.7%
\$75,000 to \$99,999	5	7	5	0	17	11.0%
\$100,000-\$149,999	2	17	17	3	39	25.3%
\$150,000-\$199,999	2	5	21	4	32	20.8%
\$200,000-\$249,999	0	5	14	6	25	16.2%
\$250,000-\$299,999	0	3	4	1	8	5.2%
\$300,000-\$399,999	0	3	5	1	9	5.8%
\$400,000 or more	0	2	2	2	6	3.9%
Total	12	48	77	17	154	100%
Median	\$ 93,500	\$ 123,000	\$ 190,750	\$ 215,000	\$ 149,000	

Source: Asheville Board of Realtors; Bay Area Economics, 2004

Table A-26b: Residential Sales Price by Number of Bedrooms for Consortium, YTD 2004

		Percent of				
Range of Prices	1	2	3	4 or more	Total	Total
Under \$75,000	23	145	126	8	302	6.7%
\$75,000 to \$99,999	17	178	136	6	337	7.5%
\$100,000-\$149,999	12	412	674	42	1140	25.4%
\$150,000-\$199,999	9	163	794	95	1061	23.6%
\$200,000-\$249,999	4	61	379	99	543	12.1%
\$250,000-\$299,999	0	19	268	93	380	8.5%
\$300,000-\$399,999	1	32	201	134	368	8.2%
\$400,000 or more	0	18	139	202	359	8.0%
Total	66	1028	2717	679	4490	100%
Median	\$ 89,729	\$ 123,192	\$ 176,712	\$ 297,810	\$ 169,900	

Source: Asheville Board of Realtors; Bay Area Economics, 2004

Table A-27a: For-Sale Residential by Square Footage for Madison County, 2004 (to date)

_	All Ur	nits						
	Number	% of	Less than	800 to	1200 to	1600 to	2000 to	
_	of Units	Total	800 sq.ft.	1199 sq.ft.	1599 sq.ft.	1999 sq.ft.	2499 sq.ft.	2500+ sq.ft.
Less than \$75,000	18	11.8%	2	7	8	1	0	0
\$75,000 to \$149,999	56	36.6%	11	20	16	6	1	2
\$150,000 to \$249,999	56	36.6%	2	3	13	8	19	11
\$250,000 to \$349,999	14	9.2%	0	2	2	1	5	4
\$350,000 to \$499,999	8	5.2%	0	0	1	1	4	2
\$500,000 and above	11_	0.7%	0	0	0	0	0	1
Total	153	100%	15	32	40	17	29	20

Source: Asheville Board of Realtors; Bay Area Economics, 2004

Table A-27b: Residential Sales Prices by Square Footage for Consortium, 2004 (to date)

_	All Un	its		Number of Units				
	Number	% of	Less than	800 to	1200 to	1600 to	2000 to	
_	of Units	Total	800 sq.ft.	1199 sq.ft.	1599 sq.ft.	1999 sq.ft.	2499 sq.ft.	2500+ sq.ft.
Less than \$75,000	287	6.5%	56	131	63	30	7	0
\$75,000 to \$149,999	1481	33.4%	55	574	642	162	43	5
\$150,000 to \$249,999	1602	36.2%	8	53	381	605	408	147
\$250,000 to \$349,999	589	13.3%	0	5	21	84	217	262
\$350,000 to \$499,999	353	8.0%	0	2	9	14	55	273
\$500,000 and above	118	2.7%	0	0	1	1	5	111
Total	4430	100%	119	765	1117	896	735	798

Source: Asheville Board of Realtors; Bay Area Economics, 2004

	princ Echang		Table A-28: Madison County, NC 2003 Subprime Lending							
		Loan Amount	Percent of							
Subprime Lender	Originations	(in thousands)	County Total							
VANDERBILT MORTGAGE	20	\$1,126	16.3%							
BENEFICIAL	10	\$561	8.1%							
CITIFINANCIAL SERVICES INC-DE	9	\$636	7.3%							
WELLS FARGO FNCL NC 1	9	\$548	7.3%							
FIRST GREENSBORO HOME EQUITY	7	\$627	5.7%							
DELTA FUNDING CORPORATION	6	\$715	4.9%							
OPTION ONE MORTGAGE CORP.	6	\$686	4.9%							
21ST MORTGAGE CORP.	5	\$257	4.1%							
EQUIFIRST CORP	5	\$761	4.1%							
EQUITY ONE, INC	3	\$626	2.4%							
FULL SPECTRUM LENDING	3	\$204	2.4%							
GREEN POINT MORTGAGE FUNDING	3	\$448	2.4%							
KEY BK USA NA	3	\$108	2.4%							
ADVANCED FINANCIAL SERVICES, I	2	\$128	1.6%							
AMERICAN BUSINESS FINANCIAL	2	\$164	1.6%							
ARGENT MORTGAGE COMPANY	2	\$290	1.6%							
CENTEX HOME EQUITY COMPANY, LL	2	\$134	1.6%							
CIT GROUP/CONSUMER FINANCE INC	2	\$165	1.6%							
DECISION ONE MORTGAGE	2	\$272	1.6%							
NEW CENTURY MORTGAGE CORP.	2	\$218	1.6%							
NOVASTAR MORTGAGE INC	2	\$290	1.6%							
SOUTHSTAR FUNDING, LLC.	2	\$151	1.6%							
AAMES FUNDING CORPORATION	1	\$116	0.8%							
AEGIS LENDING CORPORATION	1	\$45	0.8%							
AMERIQUEST MORTGAGE COMPANY	1	\$81	0.8%							
AMERUS HOME LENDING, INC	1	\$227	0.8%							
BNC MORTGAGE	1	\$30	0.8%							
CITIFINANCIAL MORTGAGE	1	\$90	0.8%							
FINANCE AMERICA, LLC	1	\$159	0.8%							
FIRST FRANKLIN FNCL CO	1	\$162	0.8%							
FREMONT INV & LOAN	1	\$85	0.8%							
GMFS, LLC	1	\$71	0.8%							
GREATER ACCEPTANCE MORTGAGE CO	1	\$60	0.8%							
GREEN TREE SERVICING LLC	1	\$83	0.8%							
HOMEOWNERS LOAN CORP	1	\$148	0.8%							
LONG BEACH MORTGAGE CO.	1	\$75	0.8%							
PINNACLE DIRECT FUNDING CORPOR	1	\$114	0.8%							
PLATINUM CAPITAL GROUP	1	\$115	0.8%							
TOTALS	123	\$10,776	100%							

Source: 2003 HMDA data; 2003 HUD Subprime and Manufactured Lender list; Bay Area Economics, 2004

Table A-29: Income Distribution	for Elderly Housi	ing by Tenure,	2000			
	Percent of	of All HHs	Percent of Elderly HHs		w/ Housing Problems ²	
Madison County	Renter HHs	Owner HHs	Renter HHs	Owner HHs	Renter HHs	Owner HHs
Extremely Low Income (0% to 30%)	6.4%	10.3%	10.4%	7.8%	49.5%	53.0%
Very Low Income (31% to 50%)	4.8%	8.6%	5.5%	6.3%	33.0%	14.5%
Low Income (51% to 80%)	5.5%	13.0%	2.0%	5.3%	21.6%	14.7%
(Above 80%)	6.9%	44.5%	2.5%	10.3%	0.0%	11.6%
Total	23.7%	76.3%	20.3%	29.7%		

				Percent of E	Elderly HHs
Percent of All HHs		Percent of E	Elderly HHs	w/ Housing Problems ²	
Renter HHs	Owner HHs	Renter HHs	Owner HHs	Renter HHs	Owner HHs
5.3%	4.9%	5.3%	3.7%	53.0%	66.0%
4.4%	6.4%	3.9%	4.8%	48.0%	30.0%
5.7%	12.2%	3.2%	6.7%	37.0%	19.0%
10.9%	50.1%	5.4%	18.1%	18.0%	8.0%
26.4%	73.6%	17.8%	33.4%		
	5.3% 4.4% 5.7% 10.9%	Renter HHs Owner HHs 5.3% 4.9% 4.4% 6.4% 5.7% 12.2% 10.9% 50.1%	Renter HHs Owner HHs Renter HHs 5.3% 4.9% 5.3% 4.4% 6.4% 3.9% 5.7% 12.2% 3.2% 10.9% 50.1% 5.4%	Renter HHs Owner HHs Renter HHs Owner HHs 5.3% 4.9% 5.3% 3.7% 4.4% 6.4% 3.9% 4.8% 5.7% 12.2% 3.2% 6.7% 10.9% 50.1% 5.4% 18.1%	Renter HHs Owner HHs Renter HHs Owner HHs Renter HHs 5.3% 4.9% 5.3% 3.7% 53.0% 4.4% 6.4% 3.9% 4.8% 48.0% 5.7% 12.2% 3.2% 6.7% 37.0% 10.9% 50.1% 5.4% 18.1% 18.0%

Source: Comprehensive Housing Affordability Strategy Databook; Bay Area Economics, 2004.

²Housing problems include cost burden greater than 30% of income, overcrowding and/or without complete kitchen or plumbing facilities

Table A-30: Special Needs Housing Inventory for Madison County

Name	Location	Number of Beds	Waiting List	Comments
Adult Car/Home for the Aged Mars Hill Retirement Community	Mars Hill, NC	69	2	N/A
Family Care Homes Mintz Family Care Homes	Mars Hill/Hot Springs, NC	48	N/A	All Wheel-chair a
Total		117		

Source: Madison County Government; Bay Area Economics, 2004

Table A-31: Persons with Physical Disabilities by Age, 2000

			Asheville R	egional
	Madison	County	Housing Consortium	
	Persons	Percent	Persons	Percent
	w/ Physical	of	w/ Physical	of
<u>Age</u>	Disabilities	Total	Disabilities	Total
5 to 15	31	1%	421	1%
16 to 64	1,316	56%	17,367	52%
65 & over	998	43%	15,573	47%
Total:	2,345	100%	33,361	100%
Percent of Total Population	12%	6	10%	•

Note: The U.S. Census Bureau defines *physical disability* as a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying.

Source: U.S. Census, 2000; BAE, 2004

¹Asheville Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania Counties.

Table A-32: Persons with Mental Disabilities by Age, 2000

			Asheville R	egional
	Madison (County	Housing Con	sortium ¹
	Persons	Percent	Persons	Percent
	w/ Mental	of	w/ Mental	of
<u>Age</u>	Disabilities	Total	Disabilities	Total
5 to 15	127	13%	2,397	14%
16 to 64	416	43%	9,402	53%
65 & over	434	44%	5,880	33%
Total:	977	100%	17,679	100%
Percent of Total Population	5%		5%	
'				

Note: The U.S. Census Bureau defines *mental disability* as a condition that substantially limits one or more basic mental activities such as learning, remembering, and concentrating.

Source: U.S. Census, 2000; Bay Area Economics, 2004

¹Asheville Consortium represents aggregate numbers of Buncombe, Henderson, Madison, and Transylvania counties

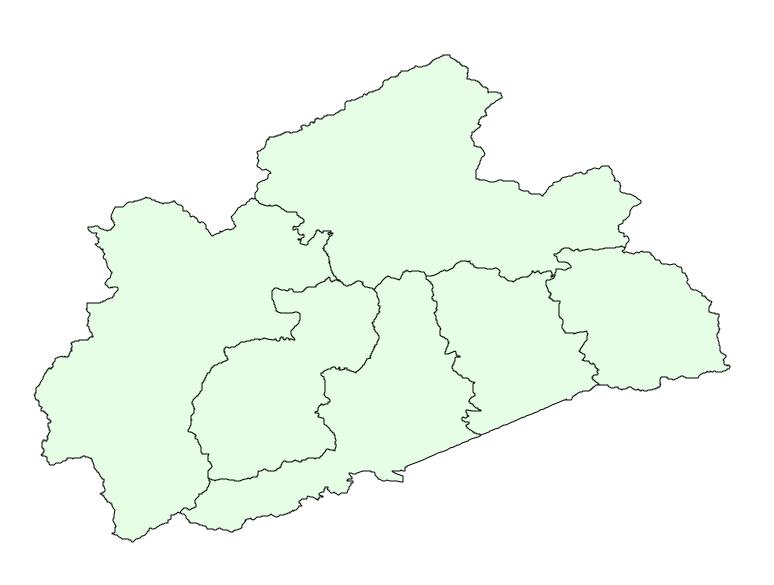
Table 33 (HUD Table 2A): Priority Needs Summary Table

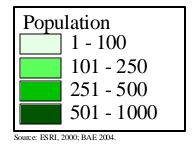
Priority Housing Nee	ds (households)	Priority Need Level (High, Medium, Low)	Unmet Need	Goals*
		0% to 30% of AMI	109	
	Small Related	31% to 50% of AMI	68	
		51% to 80% of AMI	36	
		0% to 30% of AMI	12	
	Large Related	31% to 50% of AMI	12	
Renter Households		51% to 80% of AMI	18	
Reiller Households	Elderly	0% to 30% of AMI	98	
		31% to 50% of AMI	34	
		51% to 80% of AMI	8	
		0% to 30% of AMI	108	
	All Other	31% to 50% of AMI	39	
		51% to 80% of AMI	16	
		0% to 30% of AMI	202	
Non-Elderly Owne	r Households	31% to 50% of AMI	118	
·		51% to 80% of AMI	201	
Special Popu	lations**	0% to 80% of AMI	382	
		Total Goals	-	

^{**}Includes elderly households.

Sources: U.S. Census, 2000; Comprehensive Housing Affordability Strategy Databook, 2000; Claritas, Inc., 2000;

Madison County Hispanic Population

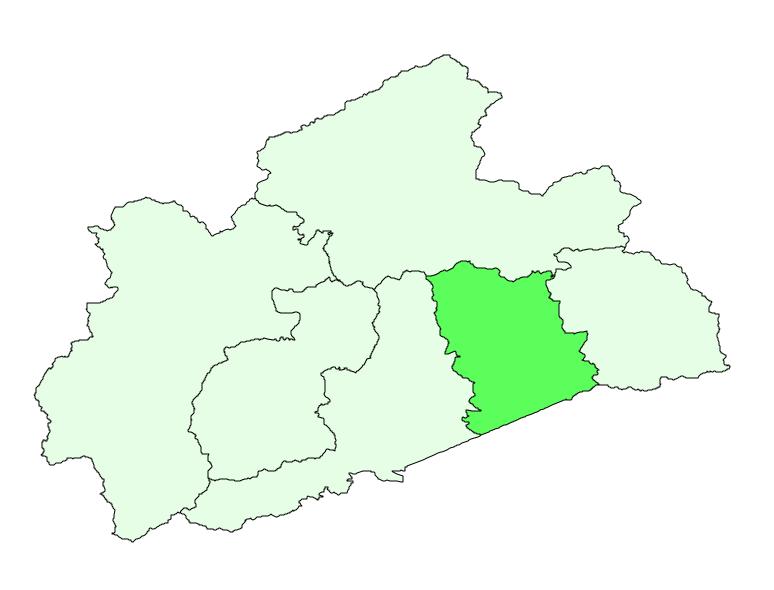


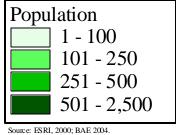




5 0 5 10 Miles

Madison County African American Population

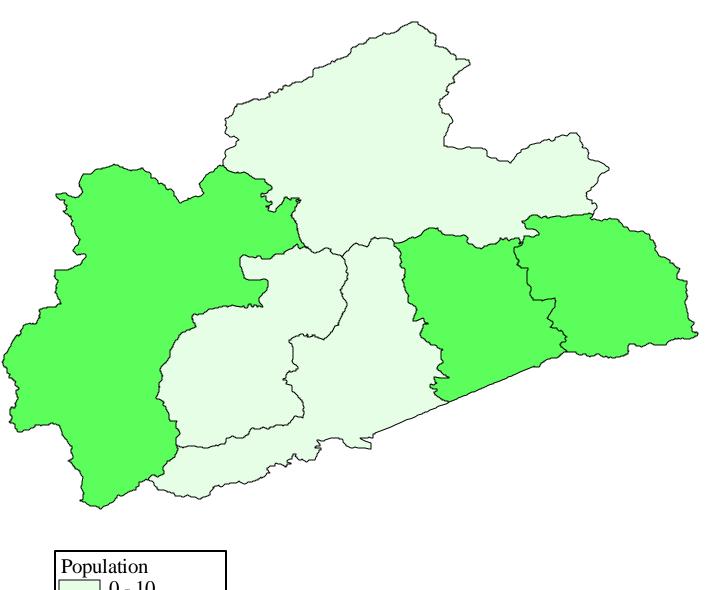


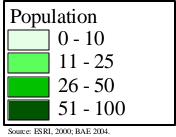




10 Miles

Madison County Native American Population





W E

5 0 5 10 Miles